

## Federal Reserve System

## Pt. 229, App. C

EDITORIAL NOTE: For FEDERAL REGISTER citations affecting appendix A to part 229, see the List of CFR Sections Affected, which appears in the Finding Aids section of the printed volume and at [www.fdsys.gov](http://www.fdsys.gov).

### APPENDIX B TO PART 229 [RESERVED]

### APPENDIX C TO PART 229—MODEL AVAILABILITY POLICY DISCLOSURES, CLAUSES, AND NOTICES; MODEL SUBSTITUTE CHECK POLICY DISCLOSURE AND NOTICES

This appendix contains model availability policy and substitute check policy disclosures, clauses, and notices to facilitate compliance with the disclosure and notice requirements of Regulation CC (12 CFR part 229). Although use of these models is not required, banks using them properly (with the exception of models C-22 through C-25) to make disclosures required by Regulation CC are deemed to be in compliance.

#### *Model Availability Policy Disclosures*

- C-1 Next-day availability
- C-2 Next-day availability and §229.13 exceptions
- C-3 Next-day availability, case-by-case holds to statutory limits, and §229.13 exceptions
- C-4 Holds to statutory limits on all deposits (includes chart)
- C-5 Holds to statutory limits on all deposits
- C-5A Substitute check policy disclosure

#### *Model Clauses*

- C-6 Holds on other funds (check cashing)
- C-7 Holds on other funds (other account)
- C-8 Appendix B availability (nonlocal checks)
- C-9 Automated teller machine deposits (extended hold)
- C-10 Cash withdrawal limitation
- C-11 Credit union interest payment policy
- C-11A Availability of Funds Deposited at Other Locations

#### *Model Notices*

- C-12 Exception hold notice
- C-13 Reasonable cause hold notice
- C-14 One-time notice for large deposit and redeposited check exception holds
- C-15 One-time notice for repeated overdraft exception holds
- C-16 Case-by-case hold notice
- C-17 Notice at locations where employees accept consumer deposits
- C-18 Notice at locations where employees accept consumer deposits (case-by-case holds)
- C-19 Notice at automated teller machines
- C-20 Notice at automated teller machines (delayed receipt)
- C-21 Deposit slip notice

- C-22 Expedited Recredit Claim, Valid Claim Refund Notice
- C-23 Expedited Recredit Claim, Provisional Refund Notice
- C-24 Expedited Recredit Claim, Denial Notice
- C-25 Expedited Recredit Claim, Reversal Notice

#### *Model Availability Policy Disclosures*

##### C-1—Next-Day Availability

##### Your Ability To Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before (*time of day*) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after (*time of day*) or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

##### C-2—Next-day availability and §229.13 exceptions

##### Your Ability To Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before (*time of day*) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after (*time of day*) or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

##### Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.